

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In Re:	§	
	§	
MELTON, KRYSTAL N	§	Case No. 18-15538
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/30/2018 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 18,304.54

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	65.76
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 18,238.78

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/06/2018 and the deadline for filing governmental claims was 12/06/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,580.45 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,580.45 , for a total compensation of \$ 2,580.45 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/08/2019 By: /s/Robert B. Katz, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
 Document Page 3 of 9
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
 Exhibit A

Case No: 18-15538 Judge: TIMOTHY A. BARNES
 Case Name: MELTON, KRYSTAL N

Trustee Name: Robert B. Katz, Trustee

Date Filed (f) or Converted (c): 05/30/18 (f)

341(a) Meeting Date: 07/12/18

Claims Bar Date: 12/06/18

For Period Ending: 01/08/19

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Turnover From Bank Account (u)	0.00	18,304.54		18,304.54	FA

TOTALS (Excluding Unknown Values)	\$0.00	\$18,304.54	\$18,304.54	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee collected funds from an unscheduled bank account in debtor's name.

Initial Projected Date of Final Report (TFR): 04/30/19

Current Projected Date of Final Report (TFR): 04/30/19

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 18-15538 -TB
Case Name: MELTON, KRYSTAL N

Trustee Name: Robert B. Katz, Trustee
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****7647 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9709
For Period Ending: 01/08/19

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/12/18	1	ROBERT B. KATZ LAW OFFICES OF ROBERT B. KATZ 53 W. JACKSON BLVD. STE 1334 CHICAGO, IL 60604	BALANCE FORWARD Bank Account Amount	1229-000	18,304.54		0.00 18,304.54
10/05/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		12.29	18,292.25
11/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		27.19	18,265.06
12/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		26.28	18,238.78

Account *****7647	Balance Forward	0.00		
	1 Deposits	18,304.54	0 Checks	0.00
	0 Interest Postings	0.00	3 Adjustments Out	65.76
			0 Transfers Out	0.00
	Subtotal	\$ 18,304.54		
			Total	\$ 65.76
	0 Adjustments In	0.00		
	0 Transfers In	0.00		
	Total	\$ 18,304.54		

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-15538 -TB
Case Name: MELTON, KRYSTAL N

Trustee Name: Robert B. Katz, Trustee
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****7647 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9709
For Period Ending: 01/08/19

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Trustee's Signature: /s/ Robert B. Katz, Trustee Date: 01/08/19
ROBERT B. KATZ, TRUSTEE

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: January 08, 2019

Case Number: 18-15538 Claim Class Sequence
Debtor Name: MELTON, KRYSTAL N

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 7100-00	Foursight Capital LLC PO Box 45026 Salt Lake City, UT 84145	Unsecured		\$7,351.73	\$0.00	\$7,351.73
000002 070 7100-00	Healthcare Associates Credit Union 1151 East Warrenville Road Naperville, IL 60563	Unsecured		\$298.27	\$0.00	\$298.27
000003 070 7100-00	Healthcare Associates Credit Union 1151 East Warrenville Road Naperville, IL 60563	Unsecured		\$167.09	\$0.00	\$167.09
000004 070 7100-00	Foursight Capital LLC PO Box 45026 Salt Lake City, UT 84145	Unsecured		\$7,310.80	\$0.00	\$7,310.80
000005 070 7100-00	U.S. Department of Education C/O Nelnet 121 South 13th Street, Suite 201 Lincoln, NE 68508	Unsecured		\$9,446.88	\$0.00	\$9,446.88
000006 070 7100-00	CreditBox.com, L.L.C. P.O. Box 2447 Des Plaines, IL 60017	Unsecured		\$1,286.89	\$0.00	\$1,286.89
000007 070 7100-00	American First Finance c/o Becket and Lee LLP PO Box 3002 Malvern PA 19355-0701	Unsecured		\$456.73	\$0.00	\$456.73
000008 070 7100-00	American First Finance c/o Becket and Lee LLP PO Box 3002 Malvern PA 19355-0701	Unsecured		\$118.98	\$0.00	\$118.98
Case Totals:				\$26,437.37	\$0.00	\$26,437.37

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-15538

Case Name: MELTON, KRYSTAL N

Trustee Name: Robert B. Katz, Trustee

Balance on hand \$ 18,238.78

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Robert B. Katz, Trustee	\$ 2,580.45	\$ 0.00	\$ 2,580.45

Total to be paid for chapter 7 administrative expenses \$ 2,580.45

Remaining Balance \$ 15,658.33

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,085.64 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 82.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Healthcare Associates Credit Union	\$ 298.27	\$ 0.00	\$ 244.71
000003	Healthcare Associates Credit Union	\$ 167.09	\$ 0.00	\$ 137.08
000004	Foursight Capital LLC	\$ 7,310.80	\$ 0.00	\$ 5,997.96
000005	U.S. Department of Education C/O Nelnet	\$ 9,446.88	\$ 0.00	\$ 7,750.45
000006	CreditBox.com, L.L.C.	\$ 1,286.89	\$ 0.00	\$ 1,055.80
000007	American First Finance	\$ 456.73	\$ 0.00	\$ 374.71
000008	American First Finance	\$ 118.98	\$ 0.00	\$ 97.62

Total to be paid to timely general unsecured creditors \$ 15,658.33

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE